

Your checklist for your meeting with us.

We will be pleased to advise you on financing your own home. If you do not have all the documentation listed below, just bring along those items you do have.

1 Personal details

- Identification document (passport, identity card, driving license)
- Current extract from debt enforcement register
- Pension fund statement
- "Pillar 3" pension assets
- Summary of pension assets expenditures for fixed commitments (e.g. costs of main and/or second domicile, leasing, alimony, etc.)

1.1 For employed persons

- Latest salary statement and statement of assets or last tax return

1.2 For self-employed persons

- Balance sheets and income statements for the past 3 years

2 Documentation relating to property

- Current land register extract and/or purchase agreement (draft or signed agreement) with description of property and listing of real estate liens
- Site plan or cadastral survey
- Building plans, description, ground plans
- Year of construction, list of renovations and alterations
- If property is subject to building rights: building rights agreement, indicating ground rent and agreed reversionary payment upon expiry of building rights
- Building insurance policy or certificate of insurance for construction period
- Photos of property (interior and exterior) and/or copy of sales documentation
- Cantonal permit for acquisition of real estate by persons domiciled abroad

2.1 For single-family dwellings¹

- Calculation of floorspace (cubic meters) in accordance with the relevant SIA standard

2.2 For condominiums

- Plan of condominium with additional rooms, including net living space in square meters
- Deed of establishment of condominium, including allocation of value per unit
- Condominium utilization and management regulations
- Information about the maintenance and renovation fund

3 Additional documentation in the case of renovations, alterations or construction projects

- Plans and descriptions of project
- Cost estimate, if possible with list of construction service providers
- Building permit
- Contract with general contractor
- Sales documentation

¹ Including semidetached and terraced houses.

Calculating home financing and ongoing costs to determine the amount you can afford

Our example illustrates the elements you need to include in your calculations. Enter the expected amounts for your home in the corresponding fields. Your UBS client advisor will be happy to meet personally with you to discuss an optimal financing solution.

	Percentage	Example in CHF	Your calculation
1. Example of financing structure			
Acquisition costs (purchase, building costs)	100%	500,000	<input type="text"/>
– down payment	20%	100,000	<input type="text"/>
= financing requirement, of which	80%	400,000	<input type="text"/>
a) for 1st mortgage	65%	CHF 325,000	<input type="text"/>
b) for 2nd mortgage	15%	CHF 75,000	<input type="text"/>
2. Annual costs			
5% mortgage interest ¹		20,000	<input type="text"/>
+ 1% amortization		4,000	<input type="text"/>
+ maintenance costs ²		5,000	<input type="text"/>
= total annual costs		29,000	<input type="text"/>
3. Annual costs of your holiday home/second home			
a) Owned: 5% interest ¹ + 2% amortization + 1% maintenance costs ²		0	<input type="text"/>
b) Rented ³ : Rent plus supplementary costs		20,000	<input type="text"/>
4. Calculation of gross annual income available			
Gross basic salary (primary source of income excluding bonus) ⁴		100,000	<input type="text"/>
+ 80% of sustainable bonus ⁵		16,000	<input type="text"/>
= gross annual income		116,000	<input type="text"/>
+ other sources of income (second job, capital returns, rent, etc.)		9,000	<input type="text"/>
– fixed liabilities (alimony, leasing, etc.)		–5,000	<input type="text"/>
= total gross income		120,000	<input type="text"/>
5. How to determine what you can afford			
Available gross income (cf. section 4)		120,000	<input type="text"/>
– costs of holiday home, including second home (cf. section 3)		–20,000	<input type="text"/>
= adjusted gross income		100,000	<input type="text"/>
Total costs (cf. section 2) in % of adjusted gross income ⁶		$\frac{\text{CHF } 29,000 \times 100}{\text{CHF } 100,000} = 29\%$	<input type="text"/>

¹ In order to ensure that financing remains on a sound basis in times of increasing interest rates, UBS bases its cost calculations on a long-term average mortgage interest rate of 5%. Your UBS client advisor will be happy to inform you about the current rates.

² In percentage of acquisition costs (generally 1%).

³ Only to be taken into account if agreement or period of notice is valid for more than 1 year.

⁴ Self-employed persons should enter the average annual profit for the past 3 years.

⁵ Sustainable bonus = average of bonus payments made over the past 3 years.

⁶ The calculated proportion should not be greater than 33%.